

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
401 Market Street  
Camden, NJ 08102  
Telephone number: 856-361-2300

Honorable Jerrold N. Poslusny Jr.  
Jerrold N. Poslusny Jr., U.S. Bankruptcy Judge

**CASE NUMBER:** 14-24134-JNP**DATE FILED::** 7/10/14**In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**

Shirley Torrado  
xxx-xx-6537

**ADDRESS OF DEBTOR(S):**

7202 Derosse Court  
Pennsauken, NJ 08110

**DEBTOR'S ATTORNEY:**

Joel R. Spivack  
Law Office of Joel R. Spivack  
1820 Chapel Avenue West  
Suite 195  
Cherry Hill, NJ 08002

**TRUSTEE:**

John W. Hargrave  
Law Offices of John W. Hargrave  
117 Clements Bridge Rd  
Barrington, NJ 08007  
(856) 547-6500

(856) 488-1200

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

10/17/16

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: July 20, 2016

FOR THE COURT  
James J. Waldron, Clerk

FORM NOA Rev. 5/2016

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Shirley Torrado  
 Debtor

Case No. 14-24134-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: noa

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jul 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2016.

db  
 514908976 #+Shirley Torrado, 7202 Derousse Court, Pennsauken, NJ 08110-3408  
 Capital One, Hayt Hayt & Landau, LLC, Two Industrial Way West, Meridian Center,  
 PO Box 500, Eatontown, NJ 07724-0500  
 514908977 +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 514908978 +Cenlar, PO Box 77404, Ewing, NJ 08628-6404  
 514908981 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 514908982 Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500,  
 Eatontown, NJ 07724-0500  
 514908986 +Kitvitz McKeever Lee PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541  
 514908987 +Law Firm of Allan C. Smith, PC, The Bucks County Office Center, 1276 Veterans Highway,  
 Suite E-1, Bristol, PA 19007-2597  
 514908988 +Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 515151140 +New Jersey Housing & Mortgage Finance Agency, Cenlar, FSB, Attn: Payment Processing,  
 425 Phillips Blvd, Ewing, NJ 08618-1430  
 515074396 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 514908991 Smith Law Firm, Bucks County Office Center, 1276 Veterans Highway, Suite E1,  
 Bristol, PA 19007-2597  
 514908992 +South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530  
 514908993 State of New Jersey, Department of The Treasury, Division of Pension and Benefits,  
 PO Box 295, Trenton, NJ 08625-0295  
 514908997 +William E. Vaughan, Esq., Law Firm of Allan C. Smith, PC, 1276 Veterans Highway, Suite E-1,  
 Bristol, PA 19007-2597  
 514908998 +William E. Vaughan, Esq., Law Office of Allan C. Smith, PC,  
 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2016 22:14:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2016 22:14:44 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcy@southjerseyfcu.com Jul 20 2016 22:14:46 South Jersey FCU,  
 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530  
 514932846 EDI: AIS.COM Jul 20 2016 21:48:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515057627 +EDI: STFC.COM Jul 20 2016 21:49:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,  
 Denver, CO 80237-3485  
 514908973 +EDI: STFC.COM Jul 20 2016 21:49:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,  
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 514908974 +EDI: CAPITALONE.COM Jul 20 2016 21:48:00 Cap1/bstby, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 514908975 +EDI: CAPITALONE.COM Jul 20 2016 21:48:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 514908979 +E-mail/Text: kzoepfel@credit-control.com Jul 20 2016 22:14:49 Central Loan Admin & R,  
 425 Phillips Bv, Ewing, NJ 08618-1430  
 514908980 +E-mail/Text: kzoepfel@credit-control.com Jul 20 2016 22:14:49  
 Central Loan Administration & Reporting, PO Box 77404, Ewing, NJ 08628-6404  
 514908985 EDI: IRS.COM Jul 20 2016 21:48:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114  
 514908989 +EDI: MID8.COM Jul 20 2016 21:48:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 514908990 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2016 22:14:44 Office of the U.S. Trustee,  
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,  
 Newark, NJ 07102-5217  
 515131089 EDI: PRA.COM Jul 20 2016 21:48:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515048349 EDI: TDBANKNORTH.COM Jul 20 2016 21:48:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 514908995 +EDI: TDBANKNORTH.COM Jul 20 2016 21:48:00 Td Banknorth Maine, Td Bank/Attn: Bankruptcy,  
 Po Box 1377, Lewiston, ME 04243-1377  
 514908996 +EDI: WFFC.COM Jul 20 2016 21:48:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,  
 Des Moines, IA 50306-0438

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-1

User: admin  
Form ID: noa

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Total Noticed: 33

Date Rcvd: Jul 20, 2016

514908983\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Branch,  
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)  
514908984\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
514908994\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2016 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ibalboa@standingtrustee.com  
Joel R. Spivack on behalf of Debtor Shirley Torrado joel@spivacklaw.com, admin@spivacklaw.com  
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,  
jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net  
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com

TOTAL: 7